



THE SAVVY CONSUMER COLUMN

The Savvy Consumer

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Steps You Can Take to Prepare for a Disaster

Nashville, TN – Tennesseans have seen several weather-related emergencies in the past month, from tornadoes to flooding. Weather emergencies and natural disasters can strike anywhere and at anytime. It is important for residents to be as prepared for a disaster as possible.

The following tips can help you to prepare in case of an emergency:

- Make sure you have bottled water, a first aid kit, flashlights, a battery-powered radio, non-perishable food items, blankets, clothing, prescription drugs and a small amount of cash.
- For personal safety, identify what storm shelter is available to your family and prepare an evacuation plan.
- If you need to evacuate your home, turn off all utilities and disconnect appliances to reduce the chance of additional damage and electrical shock when utilities are restored.
- Take an inventory of your valuables and belongings. This should include taking photographs or a video of each room in your home.
- Know what is and is not covered by your insurance policy. Make sure the policy is up-to-date and meets your current needs.
- Speak with your insurance provider to find out if your policy covers additional living expenses for a temporary residence, if your home has been damaged and is uninhabitable.
- Keep handy a list of 24-hour contact information for your insurance agent and insurance company. Make a list that includes your policy numbers, your insurance company and insurance agent's phone numbers, website addresses and mailing addresses. Check to see if the company or your agent has set up an emergency information hotline, in case of storm damage. Store this information, a home inventory and other important documents in a waterproof/fireproof safe or a safe deposit box.

Consumer Affairs is a division of the Department of Commerce and Insurance, which works to protect consumers while ensuring fair competition for industries and professionals who do business in Tennessee. Contact the Division at 1-800-342-8385 or www.tn.gov/consumer.

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